

Trust Federal Credit Union
Addendum to Terms and Conditions
Truth in Savings
FEE SCHEDULE AND DISCLOSURE

REGULAR, SUFFIX, AND PREMIUM SHARE ACCOUNTS:

You are allowed three (3) free withdrawals per month on each of these accounts. Withdrawals exceeding three (3) per month will be assessed a \$2.00 charge. If a member closes an account prior to dividend posting, the member forfeits any accrued dividends.

PREMIUM SHARE ACCOUNTS:

The credit union offers two premium savings accounts with minimum balance requirements; one at \$10,000 and the other at \$50,000. When the balance drops below the stated required minimum balance a \$15.00 monthly fee will be assessed on the account.

If the balance drops below the minimum on the \$10,000 Premium Account, the dividend rate will revert back to the regular share savings rate, but if the balance falls below \$2,500 the dividend rate will revert to the rate given for the Plus Share Checking rate.

If the balance drops below the minimum on the \$50,000 Premium Account, the dividend rate will revert back to the dividend rate paid on the \$10,000 Premium Account. And if the balance falls below \$2,500 the dividend rate will revert to the rate given for the Plus Share Checking rate.

HOLIDAY CLUB ACCOUNTS (Not contained in the TIS disclosure):

Withdrawals should not be made from this account; however, if such request is made the account will be charged \$10.00 for each withdrawal prior to the annual disbursement. Holiday club accounts are disbursed in the month of November each year. Dividends on this account shall be paid on a quarterly basis and posted on the last day of the dividend period. The dividend rate shall be determined or ratified by the board and shall be calculated by the same method used for regular share accounts.

DORMANT ACCOUNT FEE:

Dormant accounts are accounts that have no deposit or withdrawal activity for a period of one year and or no current address available. These accounts will be declared dormant and will be assessed a \$5.00 monthly fee until the balance is zero, at which time the account may be closed. However, if a member has other savings accounts, such as Certificate of Deposits, etc., this fee does not apply.

INDIVIDUAL RETIREMENT ACCOUNTS (IRA):

A one time opening fee of \$10.00 will be assessed on a new IRA account (Traditional, Roth, and Educational). There may be a maintenance fee assessed on all IRA accounts.

The account is now offered with a three tier rate structure as follows: \$100.00 to \$9,999.99, \$10,000 to \$49,999.99 and \$50,000 and over. If the average daily balance falls below the \$50,000 minimum, the dividend rate will revert back to the rate stated for that balance. (For example, if the average daily balance falls from \$50,000 to a balance of \$40,000, the rate will revert to the rate for the range of \$10,000 to \$49,999.99.) No dividend will be paid on average daily balances that fall below \$100.00.

MONEY MARKET ACCOUNTS:

The fees and description of these accounts are listed on the Money Market agreement.

ATM FEES:

The fees and description of these accounts are listed on the ATM/Debit Card option agreement. Also, members may be subject to charges by other financial institutions or other networks for use of their ATM (machine).

CLOSED ACCOUNT FEE:

There is a \$10.00 fee assessed on regular savings accounts opened and closed within a 6-month period.

CHECKING (Share Draft) ACCOUNT FEES:

Fees associated with Checking accounts:

Non Sufficient Funds Fee	-	\$28.00
Paid Overdraft fee	-	\$28.00
Return Items	-	\$12.00
Stop Payment	-	\$28.00
Statement Copies (incl. Share Draft copies)	-	\$ 2.00
Counter Checks (per check)	-	\$.10
Wire Transfer:		
Incoming	-	\$ 7.50
Outgoing	-	\$12.00
Outgoing International Wire-		\$50.00
Cashier's Draft:		
Members	-	\$ 3.00
Non-Members	-	\$ 5.00
Money Orders:		
Members	-	\$ 1.50
Non-Members	-	\$ 3.00
Share Draft Printing Charges	-	Cost depends on style of draft or checks ordered.
Electronic Transfers	-	\$ 4.00 per transfer after three per month
Carfax-1 st report is free, additional each	-	\$10.00

Signature Guarantee Stamp Member	-	\$ 5.00
Signature Guarantee Stamp Non-Member	-	\$10.00
Replacement ATM/Debit Card	-	\$ 5.00
Notary Fee Non-Member	-	\$ 2.00

OTHER INFORMATION:

The Credit Union (Trust Federal Credit Union), at its discretion, can terminate and/or close a member's checking account, Debit card, and/or ATM card privileges without advance notice. If a privilege or privileges are cancelled, the member will be notified. If the Credit Union believes the member will cause or has caused a loss to the Credit Union, the Credit Union reserves the right without advance notice to the member to turn over one or all of the member's accounts to an attorney or collection agency for collection. The member will be responsible for all collection and court fees that are applicable by law that are incurred by the Credit Union in collecting monies due. Each member agrees that the Credit Union may obtain any credit reference necessary including, but not limited to Chex Systems, Inc.

The Credit Union reserves the right to charge accounts, which have unusual activity or require special processing.

The Credit Union may alter or amend the fees without further notice.

Members hereby agree to the Fee Schedule covering accounts with Trust Federal Credit Union as they now or hereafter may be altered with further notice.

Call the credit union office for more information about these or any of our other financial services.

Trust Federal Credit Union

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PLEASE RETAIN WITH YOUR DISCLOSURE AS PART OF YOUR RECORDS

EFFECTIVE: February 1, 2008

Revised: October 27, 2008